

IN THE CLAIMS

Please cancel claim 1.

Please add the following claims 53-75:

53. A method for making a monetary gift, comprising:  
receiving, via a network, a request to make a monetary gift  
in an amount on behalf of a donor, to a recipient, and an input  
associated with an electronic greeting card;  
processing the request and the input to generate the  
electronic greeting card including a notification of the  
monetary gift;  
transmitting, via the network, the electronic greeting card  
to the recipient; and  
crediting funds equal to the monetary gift amount to a  
deposit account associated with the recipient.

54. The method of claim 53, wherein the electronic greeting card  
is transmitted to the recipient at one of 1) a time subsequent  
to the crediting of the funds to the deposit account associated  
with the recipient, and 2) a time concurrent with the crediting  
of the funds to the deposit account associated with the  
recipient.

55. The method of claim 53, wherein:  
the notification includes a hyper-link; and  
the funds are credited to the deposit account associated  
with the recipient subsequent to an activation of the hyper-  
link.

56. The method of claim 55, further comprising:  
activating the hyper-link; and  
receiving, via the activated hyper-link, information  
identifying the recipient;  
wherein the funds are credited to the deposit account  
associated with the recipient subsequent to receipt of the

information identifying the recipient.

*61*  
57. The method of claim *60* 56, further comprising:

*K126*  
processing the received information identifying the recipient to determine if the recipient is a member of an enclosed community prior to the crediting of the funds to the deposit account associated with the recipient; and

if it is determined that the recipient is not a member of the enclosed community, transmitting a notice, via the network, to the recipient, that the recipient must become a member of the enclosed community before the funds will be credited to the deposit account associated with the recipient.

*Cont*  
*62*  
58. The method of claim *58* 53, wherein the recipient is a first recipient and the notification includes a hyper-link, further comprising:

further transmitting, via the network, the transmitted electronic greeting card to a second recipient;

activating the hyper-link in the further transmitted electronic greeting card;

receiving, via the activated hyper-link, information identifying a second recipient;

processing the information identifying the second recipient to determine if the second recipient is a member of an enclosed community;

if it is determined that the second recipient is not a member of the enclosed community, transmitting a notice, via the network, to the second recipient, that the second recipient must become a member of the enclosed community before funds are to be credited to a deposit account associated with the second recipient; and

if it is determined that the second recipient is a member of the enclosed community, crediting funds equal to the monetary gift amount to a deposit account associated with the second recipient.

63/ 58  
59. The method of claim 53, further comprising:

debiting an account associated with the donor;

wherein the account associated with the donor is debited at one of (1) a time prior to transmitting the electronic greeting card to the recipient, and (2) a time subsequent to an activation of a hyper-link included in the transmitted electronic greeting card.

64/ 58  
60. The method of claim 53, further comprising:

processing the request to determine if the recipient is a member of an enclosed community prior to processing the request and the input to generate the electronic greeting card including a notification of the monetary gift;

wherein, if it is determined that the recipient is not a member of the enclosed community, the notification includes a notification that the recipient must become a member of the enclosed community before funds will be credited to the deposit account associated with the recipient.

65/ 58  
61. The method of claim 53, wherein both the request and the input are received from one of 1) the donor, and 2) an electronic greeting card service.

66/ 58  
62. The method of claim 53, wherein the request is received from the donor and the input is received from an electronic greeting card service.

67/ 58  
63. The method of claim 53, further comprising:

transmitting, via the network, the electronic greeting card to an electronic greeting card service prior to transmitting the electronic greeting card to the recipient.

68/ 58  
64. A system for making a monetary gift, comprising:

a communications port configured to transmit and receive information via a network;

a memory configured to store information associated with monetary gifts; and

a processor in communication with the communications port and the memory and configured to (1) receive, from the communications port, a request to make a monetary gift in an amount on behalf of a donor, to a recipient, and an input associated with an electronic greeting card, (2) cause the memory to store the request, (3) process the request and the input to generate the electronic greeting card including a notification of the monetary gift, (4) cause the electronic greeting card to be transmitted to the recipient, and (5) cause funds equal to the monetary gift amount to be credited to a deposit account associated with the recipient.

69  
65. The system of claim 64, wherein the processor is further configured to cause the electronic greeting card to be transmitted to the recipient at one of 1) a time subsequent to the crediting of the funds to the deposit account associated with the recipient, and 2) a time concurrent with the crediting of the funds to the deposit account associated with the recipient.

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66. The system of claim 64, wherein:  
the notification includes a hyper-link; and  
the processor is further configured to (1) receive, from the communications port, information indicating an activation of the hyper-link, and (2) cause the funds to be credited to the deposit account associated with the recipient subsequent to receipt of the information indicating an activation of the hyper-link.

71  
67. The system of claim 66, wherein:  
the processor is further configured to (1) receive, via the activated hyper-link, information identifying the recipient, and (2) cause the funds to be credited to the deposit account associated with the recipient subsequent to receipt of the information identifying the recipient.

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68. The system of claim 67, wherein:

the processor is further configured to (1) process the received information identifying the recipient to determine if the recipient is a member of an enclosed community prior to the crediting of the funds to the deposit account associated with the recipient, and (2) if it is determined that the recipient is not a member of the enclosed community, cause the communications port to transmit a notice to the recipient that the recipient must become a member of the enclosed community before the funds will be credited to the deposit account associated with the recipient.

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69. The system of claim 64, wherein:

the recipient is a first recipient;

the notification includes a hyper-link; and

the processor is further configured to (1) receive, from the communications port via the hyper-link, information identifying a second recipient subsequent to a transmission of the electronic greeting card from the first recipient to the second recipient, and (2) process the information identifying the second recipient to determine if the second recipient is a member of an enclosed community;

if it is determined that the second recipient is not a member of the enclosed community, the processor is further configured to cause a notice to be transmitted to the second recipient, via the network, that the second recipient must become a member of the enclosed community before funds will be credited to a deposit account associated with the second recipient; and

if it is determined that the second recipient is a member of the enclosed community, the processor is further configured to cause funds equal to the monetary gift amount to be credited to a deposit account associated with the second recipient.

74  
70. The system of claim 64, wherein:

the processor is further configured to cause funds to be debited from an account associated with the donor; and

the account associated with the donor is caused to be debited at one of (1) a time prior to the processor causing the electronic greeting card to be transmitted to the recipient, and (2) a time subsequent to an activation of a hyper-link included in the transmitted electronic greeting card.

75  
11. The system of claim 64, wherein:

the processor is further configured to process the request to determine if the recipient is a member of an enclosed community prior to processing the request and the input to generate the electronic greeting card including a notification of the monetary gift; and

if it is determined that the recipient is not a member of the enclosed community, the notification includes a notification that the recipient must become a member of the enclosed community before funds will be credited to the deposit account associated with the recipient.

76  
12. The system of claim 64, wherein both the request and the input are received from one of 1) the donor, and 2) an electronic greeting card service.

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13. The system of claim 64, wherein the request is received from the donor and the input is received from an electronic greeting card service.

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14. The system of claim 64, wherein the processor is further configured to transmit, via the network and through the communications port, the electronic greeting card to an electronic greeting card service prior to causing the electronic greeting card to be transmitted to the recipient.

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15. An article of manufacture for making a monetary gift, comprising:

a computer readable medium; and  
computer programming stored on the medium;

wherein the stored computer programming is configured to be readable from the computer readable medium by a computer to thereby cause the computer to operate so as to:

receive, via a network, a request to make a monetary gift in an amount on behalf of a donor, to a recipient, and an input associated with an electronic greeting card;

process the request and the input to generate the electronic greeting card including a notification of the monetary gift;

cause the electronic greeting card to be transmitted, via the network, to the recipient; and

cause funds equal to the monetary gift amount to be credited to a deposit account associated with the recipient.--

IN THE ABSTRACT

Please delete the abstract in its entirety and substitute therefor the abstract attached hereto on a separate sheet.